

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security

Assumption of Executory Contract or unexpired Lease

Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Case No.:

25-17100

Paige B. Johnstone

Judge:

Debtor(s)

Chapter 13 Plan and Motions

☒ Original

☐ Modified/Notice Required

Date: 07/01/2025

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☒ 7 c.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☒ 7 c.

Initial Debtor(s)' Attorney: /s/RCL Initial Debtor: /s/PJB Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay to the Chapter 13 Trustee \$ 438.00 monthly for 60 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ _____ per month for _____ months; \$ _____ per month for _____ months, for a total of _____ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☒ Sale of real property

Description: 1305 Squirrel Road, Wall, NJ and 1405 Evans Road, Wall, NJ

Proposed date for completion: 6 months after confirmation

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering real property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: /s/JBP Initial Co-Debtor: _____

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s), pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Bank of America (1st mtg)	1305 Squirrel Road, Wall, NJ	Unknown	0	arrears to be paid at sale of real estate	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.
Wall Water/Sewer	1305 Squirrel Road, Wall, NJ	\$20,000.00	0	arrears to be paid at sale of real estate	

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Nationstar Mortgage (1st mtg)	1405 Evans Road, Wall, NJ	Unknown	0	arrears to be paid at sale of real estate	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
Bridgecrest	2012 Mercedes Benz ML350	\$13,870.28	\$2,200.00	\$0	\$2,200.00	8.5%	\$2,708.00
Toyota Financial	2019 Lexus NX300	\$42,515.00	\$17,000	\$0	\$17,000	8.5%	\$20,927.00

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 0 _____ to be distributed *pro rata*

☐ Not less than _____ percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Bridgecrest	2012 Mercedes Benz ML350	\$13,870.28	\$2,200.00	\$2,200	balance of lien and interest above 8.5%
Toyota Financial	2019 Lexus NX300	\$42,515.00	\$17,000	\$17,000	balance of lien and interest above 8.5%

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Priority Claims
- 5) General unsecured claims
- 6) _____

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: _____.

Explain below **why** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

Part 10: Non-Standard Provision(s):

Non-Standard Provisions:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: 07/01/2025

/s/Paige B. Johnstone
Debtor

Date: _____

Joint Debtor

Date: 07/01/2025

/s/Cameron Legg
Attorney for the Debtor(s)

In re:
Paige B. Johnstone
Debtor

Case No. 25-17100-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 08, 2025

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 96

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2025:

Recip ID	Recipient Name and Address
db	+ Paige B. Johnstone, 1305 Squirrel Road, Wall, NJ 07719-4056
520723579	Amazon Pool Service, 323 Prospect Drive, Point Pleasant Beach, NJ 08742
520723584	+ Bank of America, N.A., 14405 Walters Road, Suite 200, Houston, TX 77014-1345
520723587	+ Bobby Flagg, 1509 River Avenue, Point Pleasant Beach, NJ 08742-4313
520723594	+ Cheryl Crane, 62 Fairview Avenue, Brick, NJ 08724-4368
520723595	+ Cheryl Crane, c/o Vito C. DeMaio, 228 Main Street, Toms River, NJ 08753-7417
520723597	+ Collier County Water, 3339 Tamiami Trail, Naples, FL 34112-5361
520723600	+ Cottage & Castle, LLC, c/o Charles D. Bauer, 489 Aurora Place, Brick, NJ 08723-5063
520723602	Ely Funeral Home, 3316 NJ 33, Neptune, NJ 07753
520723605	+ First Presbyterian Church, 600 9th Avenue, Belmar, NJ 07719-2336
520723607	+ GPU Energy, 15 River Drive, Elmwood Park, NJ 07407-1003
520723608	+ Herbert Appliance, 1426 Lakewood Road, Manasquan, NJ 08736-1904
520723610	Humane Society, 370 Airport Pulling Road, Naples, FL 34104
520723612	+ James McDonnell, 332 Kingsland Avenue, Lyndhurst, NJ 07071-2734
520723613	Jamie Caporosolo, 205 Franklin Lakes, Franklin Lakes, NJ 07417
520723616	+ Jelling Property Holdings, LLC, c/o George E. Veitengruber, III, Esq., 1720 Route 34, Suite 10, Farmingdale, NJ 07727-3991
520723618	+ Jersey Properties, LLC, c/o Gerald L. DeTufio, PO Box 409, Matawan, NJ 07747-0409
520723617	+ Jersey Properties, LLC, PO Box 14, Oldwick, NJ 08858-0014
520723619	+ Karen Fitzgerald, 1812 Hollow Branch Way, The Villages, FL 32162-2350
520723620	+ Life Storage, 201 Jordan Road, Brick, NJ 08724-3800
520723621	+ Marat Gekelman, 458 Cofine Avenue, Brooklyn, NY 11208-5716
520723623	+ Marcus and Lindsey Toconita, c/o W. Peter Ragan, Jr., Esq., 3100 Route 138 West, Brinley Plaza, Building 1, Wall, NJ 07719-9020
520723622	Marcus and Lindsey Toconita, 473 Ocean Drive, Mantoloking, NJ 08738
520723624	+ Mercedes-Benz of Shrewsbury, 100 Oceanport Avenue, Little Silver, NJ 07739-1218
520723632	+ NJ Natural Gas, 1415 Wycoff Road, PO Box 1464, Belmar, NJ 07719-1464
520723627	+ National Credit Management, 10845 Olive Blvd, Creve Coeur, MO 63141-7794
520723630	+ New Hampshire Higher Education, PO Box 2097, Concord, NH 03302-2097
520723635	+ PODs Moving & Storage, 100 Central Avenue Gateway, Building 8, Farmingdale, NJ 07727-3782
520723636	+ Point Pleasant Municipal Court, 2233 Bridge Avenue, Point Pleasant Beach, NJ 08742-4977
520723638	+ Prudential Financial, Inc., 751 Broad Street, 22nd Floor, Newark, NJ 07102-3754
520723639	+ Public Storage, 925 Route 70, Brick, NJ 08724-3501
520723643	+ Raritan Bay Federal Credit Union, c/o Louis Mellinger, Esq., 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950-1287
520723642	+ Raritan Bay Federal Credit Union, 491 Raritan Street, Sayreville, NJ 08872-1442
520723644	+ Realvitalize, 80 State Street, Albany, NY 12207-2541
520723648	+ Ron Keller, 53 Sanborn Avenue, Point Pleasant Beach, NJ 08742-2657
520723649	+ Seco Energy, 4872 SW 60th Avenue, Ocala, FL 34474-4316
520723655	+ Shahira N. Raineri, c/o W. Peter Ragan, Jr., Esq., 3100 Route 138 West, Brinley Plaza, Building 1, Wall, NJ 07719-9020
520723654	+ Shahira N. Raineri, 101 New Jersey Avenue, Unit 5F, Point Pleasant Beach, NJ 08742-3375
520723656	Shaquira Rainer, 101 North Avenue, Apartment 5F, Point Pleasant Beach, NJ 08742
520723657	Spectrum, 65 S Keeler Road, Orlando, FL 32810
520723658	+ Star Island Resort, PO Box 78843, Phoenix, AZ 85062-8843
520723659	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
520723660	Sumter Electric Cooperative, Inc., PO Box 301, Spruce Pine, AL 35585
520723661	+ Sumterville Customer Service, 293 South US Highway 301, Sumterville, FL 33585-4901
520723665	Toyota Financial Services, Credit Dispute Research Team, Dallas, TX 75265
520723666	+ U-Haul, 1925 George Jenkins Blvd, Lakeland, FL 33815-3759

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520723668 + Wall Fire Inspection, 2700 Allaire Road, Belmar, NJ 07719-9570
520723670 + Wall Municipal Court, 2700 Allaire Road, Wall, NJ 07719-9570
520723669 Wall Municipal Court, 612 Route 71, Belmar, NJ 07719
520723671 + Wall Water/Sewer, 2700 Allaire Road, Wall, NJ 07719-9570

TOTAL: 50

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 08 2025 20:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 08 2025 20:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520723580	+ Email/Text: g17768@att.com	Jul 08 2025 20:58:00	AT&T Wireless, 208 S Akard Street, Dallas, TX 75202-4206
520723578	^ MEBN	Jul 08 2025 20:51:32	AfterPay, 760 Market Street, Floor 2, Unit 203, San Francisco, CA 94102-2402
520723582	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 08 2025 20:57:00	Bank of Ame3rica, PO Box 673033, Dallas, TX 75267-3033
520723583	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jul 08 2025 20:58:00	Bank of America, 100 North Tyron Street, Charlotte, NC 28255-0001
520723585	^ MEBN	Jul 08 2025 20:51:59	Bank of America, N.A., c/o KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520723586	+ Email/Text: famc-bk@1stassociates.com	Jul 08 2025 20:59:00	Bank of Missouri, 2700 S. Lorraine Place, Sioux Falls, SD 57106-3657
520723588	+ Email/Text: rm-bknotices@bridgecrest.com	Jul 08 2025 20:59:00	Bridgecrest Acceptance Corp., 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
520723589	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 08 2025 20:56:25	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
520723590	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 08 2025 21:08:30	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
520723591	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 08 2025 20:56:26	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520723592	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 08 2025 20:57:11	Carvana/Bridgecrest, 4515 N Santa Fe Avenue, Dept APS, Oklahoma City, OK 73118-7901
520723593	+ Email/Text: bankruptcy.notifications@fisglobal.com	Jul 08 2025 20:59:00	Check Systems, c/o Consumer Relations, PO Box 583399, Minneapolis, MN 55458-3399
520723596	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 08 2025 21:08:48	CitiBank, 399 Park Avenue, New York, NY 10022-4614
520723598	+ Email/Text: documentfiling@lciinc.com	Jul 08 2025 20:57:00	Comcast Corporation, 1701 JFK Blvd, Philadelphia, PA 19103-2899
520723599	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 08 2025 20:59:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
520723601	+ Email/Text: EBN@edfinancial.com	Jul 08 2025 20:58:00	Edfinancial Services L, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
520723603	+ Email/Text: bankruptcyntifications@ehi.com	Jul 08 2025 20:58:00	Enterprise Car Rental, 600 Corporate Park Drive, Saint Louis, MO 63105-4211
520723604	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 08 2025 21:08:30	First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
520723606	+ Email/Text: Bankruptcy@fpl.com		

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		Jul 08 2025 20:58:00	Florida Power & Light, 4200 W Flagler Street, Coral Gables, FL 33134-1606
520723609	+ Email/Text: bankruptcy@hsn.net	Jul 08 2025 20:59:00	Home Shopping Network, 1 Home Shopping Network Drive, Saint Petersburg, FL 33729-0001
520723611	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 08 2025 20:58:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
520723614	+ Email/Text: BankruptcyEast@firstenergycorp.com	Jul 08 2025 20:58:00	JCP&L, 101 Crawford's Corner Road, Building 1, Suite 1-511, Holmdel, NJ 07733-1976
520723615	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 08 2025 20:59:00	Jefferson Capital Systems, LLC, PO Box 7999, Saint Cloud, MN 56302-9617
520723647	Email/Text: cscommunications@mrvbanks.com	Jul 08 2025 20:58:00	Revi, PO Box 85800, Sioux Falls, SD 57118
520723625	+ Email/Text: bankruptcy@moneylion.com	Jul 08 2025 20:59:00	MoneyLion, PO Box 1547, Sandy, UT 84091-1547
520723628	Email/Text: nsm_bk_notices@mrcooper.com	Jul 08 2025 20:58:00	Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067
520723626	^ MEBN	Jul 08 2025 20:52:03	National Credit Management, Attn: Bankruptcy, Po Box 32900, Saint Louis, MO 63132-8900
520723629	^ MEBN	Jul 08 2025 20:53:13	Nationstar Mortgage, c/o McCabe, Weisberg & Conway, LLC, 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
520723631	Email/Text: DOLUIBANKRUPTCY@dol.nj.gov	Jul 08 2025 20:58:00	New Jersey Department of Labor, Benefit Payment Control, PO Box 951, Trenton, NJ 08625-0951
520723633	+ Email/Text: BKEBN-Notifications@ocwen.com	Jul 08 2025 20:58:00	PHH Mortgage, PO Box 24606, West Palm Beach, FL 33416-4606
520723634	+ Email/Text: BKEBN-Notifications@ocwen.com	Jul 08 2025 20:58:00	PHH Mortgage Services, PO Box 24606, West Palm Beach, FL 33416-4606
520723637	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 08 2025 20:57:16	Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502
520723641	+ Email/Text: BKMailbox@QVC.com	Jul 08 2025 20:57:00	QVC, 1365 Enterprise Park, West Chester, PA 19380-5967
520723640	Email/Text: bnc-quantum@quantum3group.com	Jul 08 2025 20:59:00	Quantum3 Group, LLC, PO Box 788, Kirkland, WA 98083-0788
520723646	+ Email/Text: bankruptcy@rentacenter.com	Jul 08 2025 20:59:00	Rent-A-Center, 3737 Tamiami Trl E, Naples, FL 34112-6215
520723645	+ Email/Text: bankruptcy@rentacenter.com	Jul 08 2025 20:59:00	Rent-a-Center, 5501 Headquarters Road, Plano, TX 75024-5845
520723581	Email/Text: bankruptcy@self.inc	Jul 08 2025 20:58:00	Atlantic Capital Bank, 945 East Paces Ferry Road, 16th Floor, Atlanta, GA 30326
520723651	+ Email/Text: bankruptcy@sccompanies.com	Jul 08 2025 20:59:00	Seventh Ave, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
520723652	+ Email/Text: bankruptcy@sccompanies.com	Jul 08 2025 20:59:00	Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364
520723653	+ Email/Text: bankruptcy@sccompanies.com	Jul 08 2025 20:59:00	Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
520723662	Email/Text: bankruptcy@td.com	Jul 08 2025 20:59:00	TD Bank, 1701 Route 70 East, Cherry Hill, NJ 08034
520723663	+ Email/Text: famc-bk@1stassociates.com	Jul 08 2025 20:59:00	Total Visa/tbom/vt, Po Box 84930, Sioux Falls, SD 57118-4930
520723664	^ MEBN	Jul 08 2025 20:52:44	Toyota Financial Services, Attn: Bankruptcy, Po Box 259004, Plano, TX 75025-9004
520723667	+ Email/PDF: ebn_ais@aisinfo.com		

District/off: 0312-3

User: admin

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Date Rcvd: Jul 08, 2025

Form ID: pdf901

Total Noticed: 96

Jul 08 2025 20:56:35

Verizon, PO Box 4457, Houston, TX 77210-4457

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520723650		Self Financial/lead Ba

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2025 at the address(es) listed below:

Name	Email Address
Robert Cameron Legg	on behalf of Debtor Paige B. Johnstone courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 2